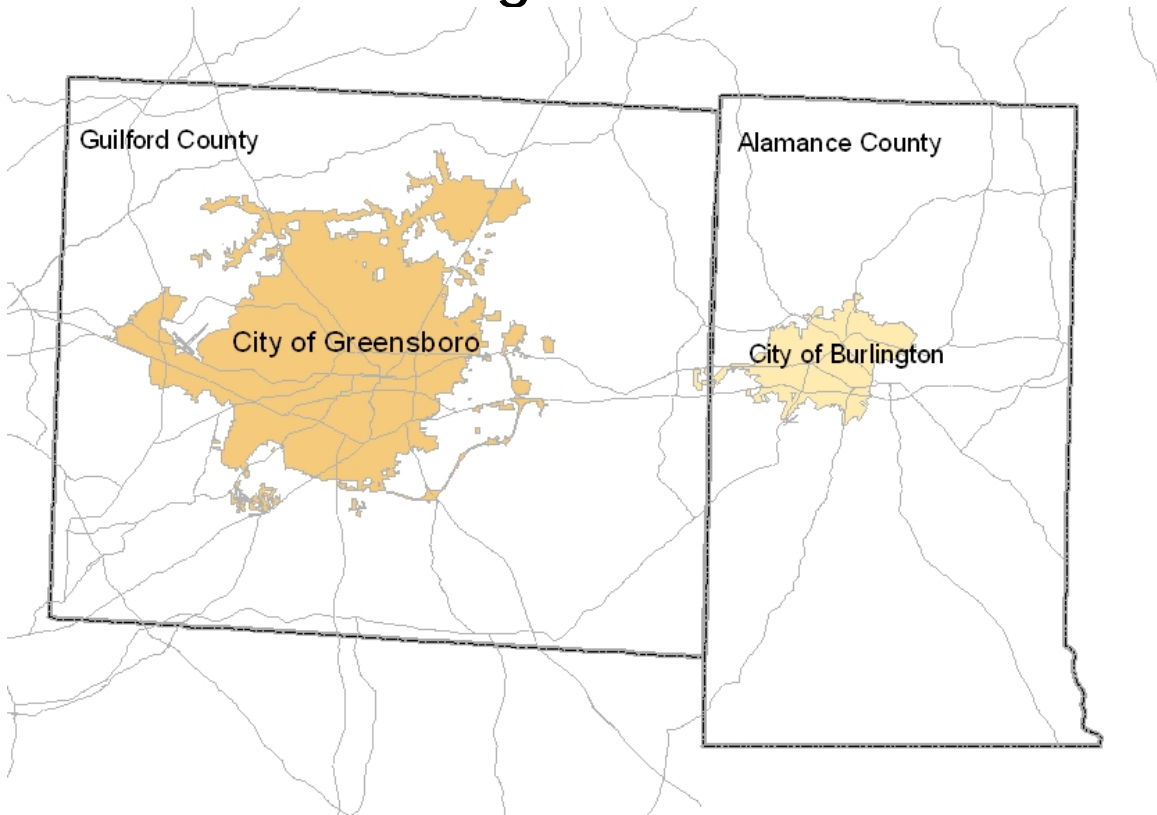




**2005-2006 Action Plan for  
City of Greensboro  
And  
Greensboro/Guilford  
Burlington/Alamance Housing  
Consortium**



# **2005-2006 Action Plan for City of Greensboro And Greensboro/Guilford/Burlington/Alamance Housing Consortium**



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TRANSMITTAL LETTER

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## EXHIBITS

Exhibit A – 2005-2006 HCD Plan Brochure

Exhibit B – Proposed Projects

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## I. FUNDING SOURCES

### Federal Sources

The City of Greensboro expects to receive a 2005-2006 Community Development Block Grant allocation of \$2,171,643 and will add to that \$550,000 in program income, and \$292,888 in reprogrammed funds, for a total of \$3,014,531. A HOME Grant of \$1,764,894 is expected for the Greensboro/Guilford/Burlington/Alamance Housing Consortium. Greensboro's FY 05-06 Federal HOME allocation totals \$1,226,601. The City will combine that with \$100,000 in program income, \$210,905 in reprogrammed funds, \$52,714 in American Dream Down payment Initiative (ADDI) funding, and \$18,841 in fees for administering the Consortium for a total FY 2005-06 HOME budget of \$1,448,156. Consortium members anticipate the expenditure of Federal Funds as follows:

**City of Greensboro** – Greensboro has consistently exceeded the match requirements for the Consortium. During the 05-06 year, the City will use its HOME Program funds to continue to support affordable housing development, including CHDO development. The City will target its CDBG funding and its \$83,985 ESG funds to assist target neighborhoods, to spur business development, and to help persons who are homeless or who are at risk of homelessness. The HCD Plan Brochure (Exhibit A) and the Proposed Project" (Exhibit B) provide detailed information about neighborhood development, economic development, and affordable housing projects and activities approved for FY 05-06.

**Guilford County** – Guilford County will allocate \$299,096 of HOME funds to increase the supply of affordable rental housing, and to provide homeownership opportunities. Guilford County will likely ask Greensboro to administer projects on the County's behalf.

**City of Burlington** – Burlington plans to allocate its HOME funds in the amount of \$ 393,749 to carry out owner-occupied housing rehabilitation and to provide homeownership opportunities.

**Alamance County** – Alamance County will target its HOME funds of \$181,124 toward scattered site rehabilitation outside of the City of Burlington, and toward assisting with the completion of HOME development projects in the City of Burlington. Exhibit B, "Proposed Projects" contains a more detailed description of projects planned for Burlington and Alamance County.

## II. CITIZEN COMMENTS

### City of Greensboro

#### **September 16, 2004 Public Hearing: Annual Plan and Consolidated Plan**

The Community Resource Board (CRB) began its Annual Plan/Consolidated Plan development process on September 16, 2004 with a public hearing to officially initiate development of the Consolidated Plan. Comments made during the public hearing are included in Appendix E of the Consolidated Plan.

During the discussion following the hearing staff introduced the Needs Assessment Survey, which would pose the following question to citizens: **“Attention City of Greensboro Residents! How would you Spend \$25,000,000?”** Residents responded by completing over 600 primary needs surveys and by turning out 60-plus strong for a 2-day workshop in December. They discussed housing, neighborhood, and economic development needs, and recommended strategies for directing funding expected to be available in Greensboro over the next five years

#### **The CRB Held a Second Public Hearing on January 20, 2005**

Here is a summary of comments:

- ❑ Homeowners in the Jonesboro/Scott Park neighborhood need help to renovate their properties. Some of the funds that the community expects to receive over the next 5 years should be earmarked for Scott Park. (James Jarrell. Mr. Jarrell's comments were shared with HCD's Planning and Operations staff)
- ❑ With over 6,500 foreclosures in the Triad last year, one of Greensboro's greatest needs is the maintenance of individual home ownership. Not only are property values lowered during the foreclosure process, but a homeowner's equity can be 100% lost. (Paul Gwaz. Mr. Gwaz had ideas for stemming the tide of forecloses. Staff put him in contact with HCD's Housing Counselor).
- ❑ Kudos to the HCD staff for the excellent workshops held in December. In 18 years of developing affordable housing, these were the best strategic planning sessions that I've attended. Affordable rentals has been and continues to be one of the city's highest priority needs. I was pleased to hear earlier that the CRB and staff are considering amending the housing Request for Proposals process to bring it more in sync with the NC Housing Finance Agency's tax credit application schedule. I would suggest also that the City implement a "Request for Qualifications" process for developers and that staff work with developers for as long as it takes to get a project built. This has been done successfully in the past. Also consider making multi-year commitments for housing development projects. (David Levy, Affordable Housing Management)

- ❑ The City has funded development in the East Market Street area, from down town to English Street, but beyond that there has been not development. I think that stopping the development at English Street was a costly mistake because Huffine Road and beyond needs attention. A lot of citizens in different areas of the City don't know that there are opportunities for City assistance. (Patricia Alexander – Heath Community Umbrella Organization. Comments were shared with HCD's Planning and Operations staff).

Housing and Community Development Director, Andy Scott urged public hearing speakers to stay active in the Consolidated Plan development process. He said that one of the ultimate ends would be to use citizen input to guide the process by which the Dept. of Housing and Community Development selects new neighborhoods as focus points for assistance.

### **March 31 2005 Public Hearing: Annual Plan and Consolidated Plan**

A summary of comments follows:

- ❑ Gail Haworth, representing the Greensboro Homeless Prevention Coalition: This year the Coalition is being required by the City to reserve \$30,000 of the \$600,000 allocation for rental vouchers. Last year we only reserved \$9,000 for vouchers and agencies had a difficult time spending that. One reason was that funds weren't available until March 2004. She said that the organization had voted today to have two tiers of funding; the second tier would represent any increase over last year's funding request.

(Staff responded that the rental voucher requirement was something that had to be in order to meet the requirement for St. James Homes replacement units.

- ❑ Margaret Rubiera, Habitat for Humanity: I am proud to watch families grow and flourish after going through Habitat's homeownership program.
- ❑ Winston McGregor, Habitat board member, I realize that it is very difficult for the CRB to decide how to award the limited funds available to everyone in need. However, there is a concern that the scoring process for housing development projects is inherently biased and skewed toward rental housing. Our proposal included an alternate scoring method.
- ❑ Lillian Duck: I am a recipient of the community's help and I feel that Habitat offers a wonderful program I would not have been able to get a house without Habitat's help
- ❑ Jena Davis: I participated in the Habitat program. I've become very close with my neighbors. This is a very important program. It gives first time homebuyers opportunity
- ❑ George Carr, Beacon Management: I also represent Sellers Place Limited Partnership. We have submitted a proposal for funding of rental housing for lower-income residents. I hope the board will see fit to designate funds to this project.

- ❑ Gary Paul Kane, Center to Create Housing Opportunities: We have submitted a proposal for the cost of improving Elsilee Road. The Community Foundation of Greater Greensboro asked me to study housing needs. I've found that there is definitely a shortage of lots for affordable housing, particularly lots for Habitat; they are running out of buildable lots.
- ❑ Beth McKee-Huger, Greensboro Housing Coalition: In regard to the Consolidated Plan draft, the strategies are excellent but I feel that the Plan omits mentioning programs to keep people from becoming homeless due to evictions. It is essential that the priorities be clear and that funding allocations be consistent with the Plan's strategies. I urge the board to continue funding the Housing Coalition for homebuyer education.
- ❑ Jetty Rodriguez, Greensboro Housing Coalition: Responding to a question from the board stated that there are approximately 6 counselors in Greensboro working with people to avoid foreclosure. They will typically help a client create a budget and make a resolution with the mortgage company.
- ❑ Cynthia Williams, Greensboro Housing Coalition: It is impossible for people to get from a homeless situation without some kind of help. They also need help finding jobs. The Housing Coalition works with people to help them find jobs and emergency shelter.
- ❑ David Levy, Affordable Housing Management: Our proposal for Windhill Court is a collaborative effort with the Greensboro Housing Authority, the Housing Coalition, the City of Greensboro, and the NC Housing Finance Agency. If approved, the project will provide 64 units of newly constructed affordable rental housing.

**April 11, 2005: Public Comment Period begins for the Consolidated Plan, and the HOME Consortium Plan, including the City of Greensboro's Year 2005-06 Annual Plan**

The City of Greensboro published notification of the Annual Plan/Consortium Plan Public Hearing, including a summary of the proposed plan in the *Greensboro News and Record* on April 11, 2004. This marked the start of the official comment period for the Consolidated Plan, the HOME Consortium Plan and for Greensboro's Annual Plan. Notice and a Plan summary also appeared in the *Carolina Peacemaker*.

Draft Plans were available for review in all branches of the public library and in the reception area of the Housing and Community Development Department beginning April 11, 2005. Greensboro's City Council held a public hearing on the Consolidate Plan and the HOME Consortium Annual Plan during the May 3, 2005 Council meeting. Community Resource Board Chairman, Reid Phillips began the presentation portion of the hearing by summarizing Greensboro's Annual Plan Development process and by noting key issues for the Council's consideration.

Andy Scott, Director of the City's Housing & Community Development Department then walked the Council through a PowerPoint presentation that highlighted the Consolidate Plan development process, prior year accomplishments, and projects being recommended for FY 2005-06 funding. Following is a summary of comments made during the hearing:

- ❑ David Levy, Affordable Housing Management: Our proposed Windhill Court, ranked 4<sup>th</sup> in the State's HOPE VI category for tax credit projects, and first in the City's scoring process. 25% of the units (16) will be affordable to households earning extremely low incomes. Many of the new residents will be formerly homeless persons. The project will leverage \$5 million dollars, \$9.60 for every dollar of the City's \$506,000 investment.
- ❑ Margaret Rebiera, Board Chair, Habitat for Humanity. I want to thank the CRB for recommending funding to our down payment support program. Our goal is to increase housing production from 35 to 50 units this year. Habitat is the only builder able to reach families earning as little as \$5,000 a year and provide them with an opportunity to leave public housing or renting. Statistics show that children in homeowner families perform better in school.
- ❑ Beth McKee-Huger, Director, Greensboro Housing Coalition: Greensboro's housing situation is changing. We have many more residents for whom English is an unfamiliar language and more people dealing with job loss. In response to a question from the Council, Ms. McKee-Huger said that the Homeless Advisory Council regularly gets inputs from homeless residents through its "Street Talk" and "Shelter Talk" initiatives. I am a little distressed to see that many of the strategies in the Consolidated Plan are not reflected in the recommended budget. I see plans to reduce funding for housing counseling; homelessness prevention funding has remained at \$600,000 for several years. On a positive note, it's good to see a recommendation to fund the Windhill Court development. This will increase the supply of rental housing available to low-income residents.

(Reid Phillips, CRB Chairman, had noted in his presentation at the beginning of the public hearing that though the City's direct contribution to homelessness prevention had remained at \$600,000 for several years, that, giving other funding needs, and for a city of Greensboro's size, this was a generous allocation. Responding to other comments made by Ms. McKee Huger, Andy Scott, Director of Housing & CD said that the CRB is still very supportive of housing counseling services. However, this year, rather than providing a grant for those services, the board has elected to seek competitive bids. Mr. Scott noted that, while every need identified in the Consolidated Plan is important, because of economics, the City cannot fully address all the priority needs in any given funding year.

- ❑ George Carr, Beacon Management: Noting that his Sellers Place housing development project had not been recommended for funding by the CRB, Mr. Carr said the offers quality workforce housing. I ask Council to include in the budget funding for Sellers Place. Make the funding decision contingent upon an award of State tax credits. This would require a \$350,000 City match.



(Council voted 6-3 to revise the Annual Plan recommendation and fund the Sellers Place project, contingent upon the project receiving State tax credits and contingent upon the City not needing the funds for another project.)

- ❑ Tracy Brown, Speaking on behalf of the Greensboro Housing Coalition: I am concerned about possible cuts to the Coalition's prior year allocation for housing counseling services. And I am asking that the City provide \$45,000 to fund the Housing Hotline. All the Coalition's services are offered in English as well as Spanish. The coalition has helped families avoid eviction as well as foreclosure.

With no further comments, the Council closed the public hearing and unanimously voted to approve the Year 2005-2005 Annual Plan, the Consortium Plan, and the Consolidated Plan. Detailed information about Greensboro's proposed projects can be found in Exhibits A and B.

### **Guilford County**

In early March 2005, Guilford County published a "Notice of Fund Availability" in the Greensboro News & Record, the High Point Enterprise and the Carolina Peacemaker. Individual letters with applications enclosed were mailed to approximately 70 agencies, non-profit and for-profits.

Interested agencies were invited to submit applications requesting funds from the County's HOME allocation. The deadline submission of the proposals was April 1, 2005. Guilford County received four (4) proposals. These proposals are as follows:

1. Agency: Habitat for Humanity of Greensboro.

Amount Requested: \$490,000

Bob Kelley, Executive Director

P. O. Box 3402

Greensboro, NC 27402

Telephone: (336) 275-4663

Project: Elsielee Road Single Family Community  
Elsielee Road off Flemingfield and Burlington Roads  
Eastern Guilford County NC

This project is for the development of a 33 acre tract of land, outside the city limits of Greensboro, in eastern Guilford County for single family homes. It is proposed that 50-55 lots will be developed and that the project will target low income families. This project requires that on-site and off-site water and sewer infrastructure be constructed; therefore, meets the County's criteria for match funds. This project is given priority by

the County as it meets the criteria of water/sewer infrastructure and is outside the city limits of Greensboro.

2. Agency: Affordable Housing Management

Amount Requested: \$150,000

Management, Inc.

David Levy, Executive Director

406A N. Eugene Street

Greensboro, NC 27401

Telephone: (336) 273-0568, Ext. 131

Project: Windhill Court, Phase 2  
100 Windhill Court  
Greensboro, NC 27405

This project will consist of sixty two (62) housing units located on Windhill Court off McKnight Mill Road in the northeast area of the city and county. These units are public housing units that will target disabled and/or homeless individuals. No household will pay more than 30% of their adjusted median income for total housing expense. This project does not require water and sewer infrastructure; therefore, does not meet the County's criteria for match funds.

**NOTE:** The City of Greensboro committed on May 3, 2005 to conditionally fund this project.

3. Agency: Beacon Management Corporation

Amount Requested: \$200,000

George Carr, President

4502 Sellers Avenue

Greensboro, NC 27401

Telephone: (336) 282-6000

Project: Sellers Place  
4502 Sellers Avenue Greensboro, NC 27401

This project is a 46-unit rental family housing community on a 4.71 acre tract north of High Point Road. This is new construction. This project is located inside the city limits of Greensboro. This project does not require water and sewer infrastructure thus does not meet the County's criteria for a match.

On May 3, 2005, the City of Greensboro committed to conditionally fund this project.

Agency: Eastern Guilford Community Development Association  
Share-A-Home

Requested amount: \$300,000  
5846 Friedens Church Road  
Gibsonville, NC 27249

Project: A residential facility for the aging population, proposed on a tract on Clapp Farm Road in eastern Guilford County.

A public hearing is scheduled to be held on May 19, 2005 for the purpose of presenting Guilford County's FY 2005-2006 HOME Plan to the Board of County Commissioners. After holding the public hearing, the Commissioners will be requested to take action on the Plan as recommended, which is as follows:

1. An award of \$373,870 (\$299,096 federal funds and \$74,775 in water and sewer funds) to Habitat for Humanity for Greater Greensboro. Guilford County will provide the required match from water and sewer funds.
2. Contract with the City of Greensboro to administer the Habitat for Humanity of Greater Greensboro - Elsielee Road Project on the County's behalf for a cost of \$15,355 (\$9,980) in HOME administrative funds in addition to the standard 3.5% (\$5,375) that Greensboro automatically receives for its role of lead entity for the HOME Consortium.

### **Burlington and Alamance County**

December 21, 2004, the City publicized in the daily newspaper that the Burlington City Council planned to hold a public hearing on January 4, 2005 to receive public comments on how to spend expected federal funds for activities addressing the area needs for affordable housing, homeless prevention, people with special needs, and neighborhood revitalization. The notice stated that proposed activities primarily benefiting low and moderate-income people would be considered when developing the one-year action plan for the community development program. To encourage citizen input, the City sent information and notices of the public hearing for distribution or posting to other local governments and the public agencies, organizations and interested parties representing or working with low and moderate-income persons, including public housing and assisted housing residents, slum and blighted

area residents, minorities, non-English speaking persons, the homeless, and persons with special needs of its plans for area meetings.

January 4, 2005, the City Council conducted the publicized public hearing. At this hearing, three citizens and representatives of three organizations spoke.

Two citizens, representing the Glen Raven neighborhood, requested the City continue the revitalization of their neighborhood. The neighborhood would like the City to continue extending the water and sewer lines, addressing other infrastructure problems and rehabilitating houses in the area.

North Carolina Home Builders Association (NCHBA) asked the City to continue to participate in the State Construction Training Partnership Program. The program offers occupational training for low and moderate-income citizens to become construction workers and leverages state funds for housing. North Carolina Housing Finance Agency will match the City CDBG funds invested in the program. The NCHBA spokesman gave the City a copy of a letter from a program participant expressing appreciation for his training and how the training provided opportunities for employment for him.

A representative of the Alamance County Interagency Council on Homeless Assistance and a planning consultant commented on the need for housing with supportive services for the mentally ill to live independently. The Mental Health Association in North Carolina (MHA/NC) plans to construct a 14 -unit apartment complex on Riverside Drive for very low-income persons who are disabled by chronic mental illness. HUD has awarded Section 811 funds for the project. MHA/NC would like \$115,000 of CDBG or HOME funds to finance the gap in project funds. Funds would be used to acquire the site and to demolish the existing abandoned swimming pool and clubhouse on the site.

The Director of Unity Builders, a non-profit housing developer, requested funds to assist with the development of a subdivision, Montclair Estates. The subdivision will contain 30 houses.

The Director of Habitat for Humanity spoke on behalf of the Glen Raven area residents noting that Habitat had developed a subdivision in the area with City assistance. Area residents have voiced a need for seed money of \$2,000 or more to provide new playground equipment in the city-owned Northwest Park. Planning staff forwarded the request to improve Northwest Park to the City Recreation and Parks Department for consideration.

After the public hearing, the Executive Director of Ralph Scott Lifeservices, sent a letter to the City Planning Department in response to the Notice of Public Hearing. The Director expressed appreciation for the City's collaboration with the agency over the years to provide housing for people with special needs. At this time, the agency does not have a specific project but wishes to stress the continued need for more housing for people with developmental disabilities, especially duplex apartments. April 5, 2005, the City Council held a public hearing on the proposed Consolidated Plan. During the public hearing, representatives of three organizations and various citizens spoke.

A citizen reiterated a concern about the curve/bank on Jackson Street being a safety hazard. Drivers cannot see the traffic coming down the street. Area residents would like the bank in the curve laid back so that drivers can see approaching traffic.

One citizen stated that citizens have not had a chance to comment on the five-year plan. Another citizen commented, why have a comment period after the plan has been developed?

The Director of Unity Builders expressed dissatisfaction that his organization, a certified CHDO, is not being considered for funding. He wants CHDO funds divided between the two CHDOs in the County.

The Director of Bynum Educational Center related that the Center conducts an after school program in a house in the downtown area. Plans are to add an additional room to the house to expand the program. The Director requested funds to assist with the expansion of the Center's facility.

City staff informed the Director that she could submit an application for consideration for fiscal year 2006-07 funds. Applications from non-profits are accepted during the fall.

Representatives of Alamance County Community Services Agency asked the City to continue to provide CHDO funds to the agency to develop the Apple Tree Village Subdivision. The Director reviewed the agency's progress and actions as a CHDO to develop the Apple Tree Village Subdivision in compliance with the HUD regulations for use of HOME Program and CHDO funds. The agency has leveraged North Carolina Housing Finance Agency (NCHFA) funds for down-payment assistance to help make the homes affordable to low and moderate income homebuyers. A qualified homebuyer may receive up to \$20,000 in down-payment assistance from NCHFA. The Housing Program Manager

explained the agency's counseling program that potential homebuyers are required to complete before becoming homeowners.

A resident encouraged the City to continue to fund phase 2 of the water and sewer improvements project in the Glen Raven neighborhood.

During the comment period, in his capacity as minister of Morning Star Baptist Church, the Director of Unity Builders reiterated their dissatisfaction that his organization was not recommended for funding in fiscal year 2005-06.

Subsequently, staff responded in writing to all applicants seeking CDBG and HOME Program funds for projects. The staff informed them whether their project would or would not be included in the City's One-year Action Plan for funding.

During the remainder of the comment period, the City did not receive any other comments on its proposed plan.

### **III. PROPOSED PROJECTS**

Proposed Year 2005-06 projects are indexed in Exhibit B. The listing includes City of Greensboro CDBG and ESG funded activities and all activities proposed by members of the Greensboro/Guilford/Burlington/Alamance County HOME Consortium. Exhibit A includes a brochure that provides additional information about activities approved for funding by Greensboro's City Council.

### **IV. ACTIVITY LOCATIONS/GEOGRAPHIC DISTRIBUTION**

#### **City of Greensboro**

The City of Greensboro provides federal funding for activities at two primary geographic levels, including **citywide activities and targeted revitalization areas**.

**Citywide activities** include the Citywide Housing Rehabilitation Program, Rental Housing Improvement Program activities, and homeownership and rental housing assistance.

**Targeted revitalization areas** have traditionally been a strong focus of Greensboro's efforts. During the 2005-06 program year, the Ole Asheboro,

Arlington Park, and Eastside Park neighborhoods are receiving CDBG funding.

### **HOME Consortium**

HOME Consortium funds are allocated based on community needs, the Consortium Agreement provides for a method of allocation based on specific HUD criteria. These criteria include, ratio of vacancy-adjusted rental units at or below the poverty level, number of occupied rental units with deficiencies, rental units built before 1950 occupied by low income families, relative cost of producing housing within the jurisdiction and the number of families at or below the poverty level.

Through the joint Consortium effort member governments will undertake HOME funded activities on a community-wide basis. Activities are based on client eligibility to ensure that low and moderate-income needs are met.

### **ADDI Funding**

The 2005-2006 HOME Consortium allocation includes significantly reduced American Dream Down payment Initiative (ADDI) funds. The information that follows provides details about how each Consortium member proposes to use its HOME allocation, including the ADDI funds.

The ADDI allocation will continue to supplement the City's existing First-time homebuyer program by making approximately 9 additional loans available for new homebuyers. The City's Housing Counselor will continue to use a variety of means to reach out and market to income qualified potential homebuyers. Outreach will include speaking to various community organizations, and working with the Greensboro Housing Authority's "Welcome Home" program.

The City of Greensboro will also use its Year 2005-06 HOME allocation to support a multi-family housing development of sixty two (62) units all affordable to persons under 50% of Median Income in addition to providing sixteen (16) HOPE VI replacement units. A single family housing development of will be supported through homebuyer assistance to twenty three (23) homebuyers. Two (2) homes will be rehabilitation by Housing Greensboro (CHDO) then sold through Habitat for Humanity.

Guilford County will have the City of Greensboro administer its ADDI allocation. It will also have the City of Greensboro administer a 55 acre single-family housing development.

The City of Burlington will provide American Dream Down-payment Initiative (ADDI) funds for down-payment assistance towards the purchase of single-family homes by low-income families who are first-time homebuyers. The City expects to receive sufficient ADDI funds to assist two homebuyers within its municipal limits. Using Alamance County's allocation of ADDI funds, the City plans to provide ADDI funds to additional homebuyers purchasing homes outside of its municipal limits. Using its 2005 HOME Program allocation Burlington, any program income received, State Construction Training Program funds, and matching funds (Rental Rehabilitation Program income), the City will continue a citywide housing rehabilitation program for approximately seven (7) owner-occupied dwellings at scattered sites. In addition, the City administers Alamance County's HOME Program. For the County, the City plans to rehabilitate.

A detailed description of HOME funded activities can be found in the "Proposed Projects" section (Exhibit B)

All Consortium member jurisdictions will use a portion of the HOME allocation to help offset program administration costs.

### **Relationship to Minority Concentrations**

Many of Greensboro's planned activities are located within parts of the City with high concentrations of minority residents. However, the City of Greensboro welcomes and encourages housing proposals that provide opportunities for affordable housing within any sector of Greensboro. In particular, proposals are encouraged in areas of west Greensboro, which would place housing in closer proximity to major employment centers. Several housing activities have been funded in past years that were located in west Greensboro.

## **V. HOMELESS AND OTHER SPECIAL NEEDS ACTIVITIES**

### **Homelessness Prevention Activities**

#### **Emergency Shelter Grants (ESG)**

The City of Greensboro was awarded \$83,985 in FY 05-06 funding. The HCD staff is assessing the local Continuum of Care delivery system and current



needs. When the assessment is complete staff will recommend that the CRB allocate the funding to agencies that appear best able to address identified needs within ESG guidelines. Greensboro Urban Ministry, the Salvation Army, Mary's House, The Servant Center and Clara House are the major agencies providing emergency shelter and services for the homeless in Guilford County. The Allied Churches of Alamance County, Inc., Family Abuse Services, and Residential Treatment Services provide similar services in Burlington and Alamance County. All the shelters offer supportive services, including referrals to agencies providing transitional and permanent housing, employment, medical services, and substance abuse treatment.

Greensboro's supply of permanent and transitional housing does not meet the demand as indicated by annual Point In Time counts. Increasing the inventory of permanent and transitional housing, and supportive services needed for independence and economic self-sufficiency, is a goal of Greensboro's and efforts are continuing.

In the last few years Partnership Village, Phase II (2 year transitional housing for families) and the Salvation Army Center of Hope (emergency and transitional housing for individuals and families) have opened with nearly immediate full occupancy. In Alamance County, Family Abuse Services administers a transitional housing program for victims of domestic violence and their children. The agency operates a facility containing four apartments and offers supportive services to homeless abused women and their children. Through its Housing Services Program, Alamance County Community Services Agency (ACCSA) places low-income families or individuals threatened with homelessness in affordable, decent housing. Allied Churches of Alamance County and Residential Treatment Services provides emergency housing. Each year, the City of Burlington allocates revenue from a 5% surcharge on restaurant liquor purchases to the programs at Residential Treatment Services and Family Abuse Services.

The City of Greensboro coordinates community-wide efforts to deliver a wide range of homeless assistance programs and services. Greensboro's many service providers comprise the core of the City's *Continuum of Care* system.

The ***Homeless Prevention Coalition of Guilford County*** officially formed on May 13, 2004 when the former Homeless Prevention Coalition of Greensboro merged with agencies in High Point to form a countywide coalition to serve the needs of the homeless in Guilford County.

The coalition is comprised of corporate volunteers, government representatives and providers, has met in one form or another, since 1993

to identify gaps in Greensboro's services, to pinpoint the needs of homeless persons, to prioritize those needs, and to plan and prioritize specific projects aimed at closing the gaps.

In addition to the planning work being done in the individual Continuum of Care planning groups the shared Homeless Management Information System (HMIS) continues to be developed and utilized.

In January 2000, the Alamance County Interagency Council for Homeless Assistance was organized to create a formal Continuum of Care Plan. Alamance-Caswell Area Mental Health/Developmental Disabilities/Substance Abuse Authority will coordinate the supportive services, the Graham Housing Authority will manage the rental assistance portion and agencies participating in the Continuum of Care will refer homeless clients.

### Other Special Needs Activities

Through the Citywide Housing Rehabilitation Program, the City of Greensboro will continue to provide homeowners and tenants with home rehabilitation and lead safe housing assistance. The City has also instituted an emergency repair program. The City of Greensboro anticipates providing lead remediation assistance to 100 families during the coming year, and emergency repair assistance to about 25 homeowners. Additional assistance will be provided through agencies participating as members of the Homeless Prevention Coalition.

Burlington and Alamance County will use its Housing Rehabilitation Programs to modify dwellings for the elderly and disabled. The City will also continue to advocate and support other entities that apply for funds to assist the special needs populations.

## **VI. OTHER ACTIONS**

### Obstacles to Meeting Under-served Needs

Proposed efforts to mitigate the obstacles to meeting under-served needs include:

1. Use funds from other housing funding sources, such as the North Carolina State Housing Finance Agency, the Greensboro Community Foundation and the CDBG Section 108 Loan Program.

2. Enhance coordination efforts with other entities.
3. Encourage participation by citizens, clients and residents in program development to accurately identify needs.
4. Work toward implementing the strategies identified in the Consolidated Plan

### Fostering and Maintaining Affordable Housing

Each jurisdiction has described a strategy to foster and preserve its existing stock of affordable housing units. These strategies include assistance with the rehabilitation of existing housing units and assisting financially in the development of affordable housing units. By enforcing development and funding agreements, and by monitoring affordable housing development activities once they are underway, each jurisdiction will ensure that affordable housing units are adequately maintained for low and moderate-income persons.

The City of Greensboro is working closely with the Greensboro Housing Coalition on their Campaign for Safe and Healthy Housing and a new organization, Housing Greensboro, which continues to develop a strategy for substantially eliminating substandard housing in Greensboro.

### **Barriers to Affordable Housing**

There are issues around growth, economics, transportation and housing that substantially impact many areas in Guilford and Alamance County. The Greensboro/Guilford/Burlington/Alamance Consortium will take a regional approach in an attempt to eliminate barriers to affordable housing. Areas to be addressed include:

- Inadequate code enforcement in neighborhoods and the number of boarded up buildings, slum landlords and infrastructure needs
- Sub-prime lenders marketing in minority and low-income neighborhoods.
- Overall deficit of decent, and affordable, multi-family units that serve low-income people.

The Consortium community will pursue objectives to alleviate barriers to affordable housing based on strategies identified in the Five Year Analysis of Impediments to Fair Housing.

## Lead-Based Paint Hazard Reduction

The Guilford and Alamance County Health departments regularly test children for elevated levels of lead paint. Private physicians are not required to test regularly for lead; however, all positive tests of high blood levels must be reported to the North Carolina Department of Health. The State of North Carolina requires that County Health Departments test for the prevalence of elevated lead levels among one-year old children as a means of determining the need for universal versus targeted screening. Each of the consortium jurisdictions works closely with State and local agencies to reduce the potential hazards of lead paint. The cities of Greensboro and Burlington have incorporated lead paint education components into their various housing programs. In addition, the cities have incorporated lead-based paint inspections and lead-based paint hazard reduction actions into their housing rehabilitation programs in compliance with the new federal regulations.

The City of Greensboro was awarded a second \$3 million dollar lead paint hazard control grant which is targeted to the goals of remediating lead paint hazards which present a danger to children under six years of age; providing community education and outreach; job training in lead hazard remediation; and evaluating the effectiveness of the program.

In November 2003 the City established an Emergency Repair Program in conjunction with the Lead Safe Housing Program. This program has assisted homeowners with making non-lead related health and safety repairs.

During the 2005 program year, Burlington intends to pursue actions to evaluate and reduce lead-based paint hazards as part of its housing rehabilitation program. In the description of its housing activities, Burlington outlines the actions that it instituted during the past five years and will continue to undertake to educate program participants and to reduce the effects of lead-based paint hazards. Additionally, in the discussion of activities to stimulate employment opportunities, Burlington delineates its planned efforts to encourage local contractors to be trained in safe work practices and to become state certified lead-based paint abatement supervisors.

## Anti-Poverty Strategy

### **Greensboro**

Greensboro's Anti-Poverty Strategy mirrors efforts of the Community Development Block Grant Program by focusing on households that earn

incomes below the City's median. City staff will continue to work with residents, agencies and organizations to help these households combat poverty.

To this end, the City has set priorities and allocated funding to help prevent homelessness, to provide for affordable rental housing development, and to spur job and business creation and expansion in Greensboro's State designated Development Zone. The Development Zone comprises sectors of south and east Greensboro identified by the 2000 census as being populated primarily by households earning low-moderate incomes. City leaders believe that focusing dollars toward creating jobs and business development opportunities for low-wealth residents will foster an enhanced quality of life. Providing support to efforts that help homeless citizens transition to permanent housing is another major piece of Greensboro's anti-poverty strategy.

### **Burlington/Alamance County**

Burlington and Alamance County will continue to promote poverty reduction by making decent, safe housing available and by supporting other jurisdictions in the provision of services for impoverished and low-income persons.

Through its established programs and policies, the City will strive to alleviate the impact of poverty and to reduce the number of households with incomes below the poverty level. The City will coordinate its efforts among public and private housing providers and health and human service agencies to ensure the objectives are met. Planned activities are as follows:

- Provision of adequate and affordable housing by maintaining and improving the available supply of housing.
- Neighborhood stabilization through infrastructure projects.
- Availability of special needs housing by working with housing providers and health and human service providers that target the homeless and non-homeless persons with special needs.

### **Institutional Structure and Organization Gaps**

Many local Greensboro agencies, development partners, and advocates collaborate to deliver a variety of housing and services. The City's recently adopted Comprehensive Plan is a long awaited tool that identifies gaps in Greensboro's delivery system and proposes strategies for closing the gaps.

The primary responsibility for coordinating the City's affordable housing and neighborhood and economic development initiatives rests with the Department of Housing and Community Development (HCD). HCD teams with other City Departments as necessary to plan and implement activities. The City is fortunate to have a Human Relations Department with a Fair Housing Division that interprets and enforces federal, state, and local Fair Housing laws. The City works closely with the Greensboro Housing Coalition, which is Greensboro's primary housing advocacy organization. The City of Greensboro has not identified organizational gaps within the institutional structure. The greatest problem is the lack of money to meet the numerous requests from non-profit groups and others.

The Greensboro Housing Authority is the largest and most active housing provider in Guilford County. Other active non-profit organizations include Family Service of the Piedmont, Inc. Habitat for Humanity, Greensboro Urban Ministry, The Servant Center, the Salvation Army, and Affordable Housing Management.

Guilford County's housing delivery system is comprised of a variety of public and private organizations. Several private social agencies and groups as well as the County Department of Social Services provide supportive and social services to adults, children, and special population groups. Organizations are loosely affiliated through informal associations and collaborations. Many are also members of the Greensboro Housing Coalition.

In the remainder of Guilford County, County social service agencies assist non-homeless persons with special needs, and a variety of private groups provide assistance to the homeless. The latter agencies are all located in Greensboro and High Point. Neither Guilford nor Alamance County has a housing planning staff.

The City of Burlington's Planning and Community Development Department plans to strengthen its institutional structure and to enhance the coordination of resources to carry out its affordable and supportive housing strategies, as follows:

- Continue to administer its housing programs with experienced community development program staff and by using the technical expertise and resources of other City Departments, such as Inspections, Engineering, Public Works, Fire, and Police.
- Participate in the federal HOME Program Consortium consisting of governments in two counties to maximize the funds available to provide affordable housing in the area.

- Continue to participate on the Alamance County Interagency Council on Homeless Assistance to maintain and strengthen the existing area continuum of care system for providing and coordinating housing and services for the area homeless and persons threatened with homeless.
- Assist the Alamance County Interagency Council for Homeless Assistance develop relationships/systems, such as the Homeless Management Information System (HMIS), to coordinate activities statewide and especially, regionally with other entities in the Piedmont area of the state.
- Coordinate and integrate its efforts to deliver housing assistance and leverage available funds with banks and other public and non-profit housing organizations, such as the public housing authorities, CHDO and Habitat for Humanity.
- Assist agencies and non-profits, such as Habitat for Humanity and Alamance County Community Services Agency, the housing authorities, and various human service providers to apply for private and public funds for housing projects by supplying information, letters of support and technical help as needed.
- Encourage continued communication, information exchange and referrals between the local governmental agencies and non-profits to provide supportive facilities and services, housing programs and coordinated efforts to "weed out" crime and initiate revival and improvement of low-income areas.
- Participate in the North Carolina Construction Training Partnership Program to provide job training in the construction industry and improve the stock of affordable housing for low-income area residents.

### Intergovernmental Coordination

Greensboro, Burlington, Guilford and Alamance Counties, continue to work cooperatively as Consortium partners, to provide decent affordable housing. In addition to sharing the information necessary to produce a multi-jurisdictional housing strategy, the partner communities have assisted one another in the administration and delivery of various housing programs. Individually, the communities are taking steps to promote inter-community coordination. Examples include the City of Greensboro's extensive collaboration with the Greensboro Housing Authority in the development of the Willow Oaks HOPE VI community. Burlington City staff

members and elected officials continue to work closely with the other municipalities in Alamance County to improve housing conditions throughout the County.

## Coordination with Public Housing

### Greensboro

The City of Greensboro and Greensboro Housing Authority (GHA) continue to work together on many affordable housing and neighborhood revitalization efforts.

The Community Resource Board and City Council have indicated a strong partnership with GHA to revitalize what was formerly the Morningside Homes public housing site and the surrounding neighborhood. The City annually provides a PILOT (payment in lieu of taxes) reimbursement to GHA, which GHA uses to undertake needed physical and site improvements.

The City also continues to support GHA's efforts to keep its developments free of illegal drugs and drug-related criminal activity. The Police Neighborhood Resource Centers located at five public housing sites demonstrate a strong partnership between the City and GHA.

The Executive Director of GHA sits as an ex-officio member of the Community Resource Board to further ensure that City and GHA efforts are well coordinated.

### Burlington and Alamance County

Overall the public housing stock of Burlington Housing Authority is structurally sound, only requiring rehabilitation due to age, wear and use of the buildings. Under its Capital Fund Program, the housing authority makes repairs and improvements to its units.

Burlington Housing Authority currently is installing vinyl siding and renovating bathrooms at R. L. Pate Homes. New kitchen cabinets, counter tops and sinks are being installed at Earl-Gerow community. All 368 units of public housing are receiving new interior doors under the Capital Fund Program.



During the coming year, Graham Housing Authority (GHA) plans to repair and upgrade its public housing units under its Capital Fund Program. In addition, GHA will require landlords, who lease units through the Section 8 program, to comply with the Housing Quality Standards.

### ***Resident Initiatives***

Residents Councils give Greensboro Housing Authority residents a voice in their community. Residents Councils plan events such as National Night Out, support Police Neighborhood Resource Centers, plan social events and in general help to make GHA communities safer, friendlier and more responsive to resident needs.

Residents of each community hold elections to choose officers for their Residents Council. Family communities hold elections every four years. Senior communities hold elections every two years. Resident Councils hold monthly meetings with residents and Resident Council presidents meet monthly with the GHA executive director to share information on communities, programs and concerns.

To encourage homeownership, Burlington Housing Authority conducts a Family Self-Sufficiency (FSS) Program that supports the residents' efforts to save funds to purchase a home or move into an unsubsidized dwelling. The housing authority plans to enroll 50 households in its FSS Program during 2005-06.

To increase volunteerism and assist with mandated Community Service Work, AmeriCorps VISTA Volunteers are enrolled under BHA sponsorship. These seven (7) VISTA members assist resident volunteers who perform various activities to improve their community. Many of these AmeriCorps VISTA members are public housing residents.

During 2005-06, the Graham Housing Authority plans to continue its drug and crime prevention program. This program encourages residents to become involved in resolving problems with drugs, vandalism, and resident safety.

GHA administers several programs to encourage residents to become self-sufficient. To encourage homeownership, the housing authority operates a Family Self-Sufficiency (FSS) Program. During 2005-06, GHA's goal is to serve 13 households through its FSS Program.

## Affirmative Marketing, Fair Housing, and Minority Outreach

### ***Affirmative Marketing***

The City of Greensboro has a monitoring strategy to review, among other requirements, affirmative marketing procedures. The Housing Consortium has adopted the Affirmative Marketing Requirements developed by the City of Greensboro. The consortium community will work with prospective developers and residents to advise them of available affirmative marketing assistance, including operation of a housing counseling service and coordination with the Greensboro Housing Coalition and Greensboro Housing Authority.

### ***Fair Housing***

#### ***Actions for Program Year 2005-06***

##### **City of Greensboro**

The City of Greensboro Human Relations Department will continue to conduct education and outreach on fair housing rights and discriminatory practices by distributing written material on fair housing laws, rights, and complaint procedures for potential housing discrimination and continuing to hold workshops for housing providers on fair housing laws and rights. The Fair Housing Plan will be reviewed and updated for the 2005-06 year.

The Human Relations Department will continue to investigate complaints of housing discrimination and give technical assistance whenever needed in accordance with the Greensboro Fair Housing Ordinance and Federal Fair Housing Act.

##### **City of Burlington**

*Objective 1.4:* Promote fairness and accessibility for housing consumers in compliance with the fair housing laws.

During program year 2005-06, the City proposes to further fair housing choice in the area by conducting an education and outreach program; maintaining partnerships and coordinating with realtors, public/private housing providers and housing counselors; and encouraging affordable housing developments. As part of its educational efforts, the City will distribute and display brochures that inform about fair housing rights and provide remedies for discriminatory practices in the private/public real estate market and real estate-related transactions. Information will be disseminated to program participants and other entities in the community.

To increase affordable homeownership opportunities, the City will continue to work with the designated CHDO and other non-profits to develop affordable housing for qualified low and moderate-income households. The City will refer potential first-time homebuyers to certified housing counselors at Alamance County Community Services Agency and/or local mortgage lenders and to the Consumer Credit Counseling Service of Burlington. Using these strategies, the City will attempt to decrease the number of rejections and to increase homeownership opportunities for low and moderate-income persons without regard to race, ethnicity, religion, family status, sex, disability or age.

*Performance Measures:*

- Number of brochures distributed.
- Increased awareness of fair housing laws.

## **Homeless and Other Special Needs Activities**

*Priority Needs:*

- Homeless individuals and homeless families with children in need of a range of housing and service options.
- Homeless and non-homeless persons with special needs in need of housing and service options.
- Effective partnerships between provider agencies to enhance service planning and delivery.

The City of Greensboro will continue working through the Homelessness Prevention Coalition, a group of approximately 15 housing and service providers, to address the needs of homeless residents and households at risk of homelessness.

## **City of Burlington**

*Objective 4.1* Promote a sufficient range of housing and service options for homeless individuals and homeless families with children that can better enable these families to become self-sufficient.

The existing housing and service providers will continue to address the needs of the homeless or potentially homeless during program year 2005. Local nonprofit organizations, Allied Churches of Alamance County and Family Abuse Services, operate shelters and provide supportive services for the homeless. Residential Treatment Services provides emergency or crisis beds and transitional housing for substance abusers or the mentally

ill. At present, Allied Churches has 67 beds and a crib and mats for 30 additional people. Family Abuse Services has the capacity to house 28 women and children who are victims of domestic violence and child abuse in to its six-bedroom women's shelter.

Residents remain in the shelters from several days to months depending on the needs. The shelters offer supportive services, such as counseling and case management, to help the homeless persons make the transition to permanent housing and independent living. Through the local continuum of care system, the agencies have cooperative arrangements with human service agencies, educational institutions, Alamance Regional Medical Center, Burlington Police Department, and civic groups to offer various supportive services.

During the program year, Allied Churches will continue to use its expanded resource library to tutor, provide enrichment activities and teach life skills for homeless children and adults. If funding is available, Allied Churches also plans to conduct again a program to help homeless people with nutrition, cooking and learning to conserve resources as part of the life skills curriculum.

In fiscal year 2003-04, the North Carolina Governor's Crime Commission provided to the Burlington Police Department a domestic violence grant funded over a two-year period. The Police Department has applied to the State for additional funds to continue the program when the current grant terminates June 30, 2005. This grant funds the positions for two officers to investigate reports of domestic violence and assist the victims to obtain legal actions, emergency shelter and other needed services. Officers coordinate their services/actions with Family Abuse Services.

During the 2004 program year, Family Abuse Services set up a Visitation Exchange Program funded by a two-year grant from the North Carolina Governor's Crime Commission. The grant is a collaborative partnership between Family Abuse Services, Healthy Alamance, Alamance County Department of Social Services, and the Burlington Police Department to promote healthy and safe relationships with parents and their children in a safe environment, free from family conflict. A Visitation Exchange Center at the Burlington Police Department offers a "safe haven" for victims of domestic violence to take their children to be exchanged for visits with the estranged spouses or mates. The victims of domestic violence and their estranged spouses or mates do not meet during the supervised exchanges of the children.

Through its Self-Sufficiency and Housing Services program, Alamance County Community Services Agency (ACCSA) intends to place 25 low-income families or individuals threatened with homelessness in affordable, decent housing during the coming year. The agency will offer housing counseling and housing location services and if necessary, limited financial help. Funds are provided only as needed for security deposits and prorated rent for one month.

Funds for the supportive facilities and services for the homeless and low-income households threatened with homelessness are available from Federal, State, local, and private resources. Private resources include contributions, corporate sponsorships, United Way, foundation grants, fees, and fund-raisers. The agencies anticipate receiving Federal funds from the Emergency Shelter Grants Program, the Federal Supportive Housing Program, the Federal Emergency Management Agency Program, and Community Services Block Grant. State resources are comprised of funds from the North Carolina Council on the Status of Women, the North Carolina Governor's Crime Commission, and marriage license fees. The City of Burlington and Alamance County also provide funds to the agencies. To supplement, match or leverage the grants from competitive Federal and State programs and foundations, the agencies use the local funds and private sources. In November 2000, Family Abuse Services opened a thrift store to supplement its funds. Subsequently, the agency has opened a second thrift store in downtown Burlington. August 2003, Residential Treatment Services (RTS) also opened a thrift store. RTS uses the thrift store as a revenue source as well as a means to train some of its clients to develop marketable work habits.

The City of Burlington will continue to provide technical assistance for these agencies and when feasible, financial support. Each year, the City allocates to two agencies, Residential Treatment Services and Family Abuse Services, its revenue received from a special (5%) surcharge on the liquor local restaurants and bars purchase to sell as mixed drinks. These funds average about \$60,000 per year.

*Performance Measures:*

- Number of people assisted through preventive services.
- Number of homeless individuals and families with children housed.
- Reduction in number of homeless individuals on the street.

Reduction in number of families with children on the street.

*Objective 4.2:* Encourage the provision of housing and supportive

services to persons with special needs.

Family Abuse Services, Ralph Scott Lifeservices, Residential Treatment Services and the Local Management Entity (LME) that will succeed the Alamance-Caswell Area Mental Health, Developmental Disabilities and Substance Abuse Authority serve homeless and non-homeless persons with special needs. Facilities for the developmentally disabled, mentally ill, substance abusers and abused women are situated throughout the County.

Family Abuse Services will continue to administer its transitional housing program for victims of domestic violence and their children. The agency operates a facility with four apartments. These apartments include a studio apartment, a one-bedroom, a two-bedroom and a three-bedroom apartment. The agency offers supportive services for homeless abused women and their children. Residents of the transitional housing facility have special needs that are not met during their tenancy in the emergency shelter.

Residential Treatment Services will continue to provide medical treatment, counseling and supportive services for homeless and non-homeless substance abusers, the mentally ill and dually diagnosed persons at its facilities. The agency will also provide its counseling and supportive services for Allied Churches at their facility and accept referrals from all local agencies

Residential Treatment Services operates an emergency crisis center as well as group homes and apartments with supportive services for its clientele. January 2005, in response to a local Continuum of Care application, HUD granted to the agency 2004 Supportive Housing Program funds for the Mebane Street Transitional Housing Project. The planned facility will provide a long-term stable residence to chronic substance abusers, most who have a history of homelessness and who may also be living with a mental illness or other disability. This group home facility is comprised of six bedrooms and shared communal living space.

Ralph Scott Lifeservices supplies housing and supportive services to the developmentally disabled. The agency provides group homes, independent apartments with supportive services, and vocational facilities for the developmentally disabled.

The Local Management Entity (LME) provides supportive services to both homeless and non-homeless persons with special needs. This agency

serves as the lead agency for two Shelter Plus Care Projects funded through HUD's Continuum of Care Grants.

The LME will continue to provide supportive services to the residents of Bellshire Apartments, supported independent apartments for persons disabled by chronic mental illness, and to contract with the State Mental Health Association to operate the facility. Since there is virtually no turnover in occupancy of these units, Bellshire Apartments has an extremely long waiting list. Units affordable to persons who need supportive housing with supportive services in settings less restrictive than care-type rest homes are scarce in Alamance County. In response to a continued need for appropriate alternative housing options for persons disabled by chronic mental illness, the State Mental Health Association recently applied for and received a HUD Section 811 Housing grant to develop 14 independent living apartment units for the chronically mentally. The LME will provide the required supportive services.

Through its Housing Rehabilitation Program, the City of Burlington will modify dwellings for the elderly or disabled to live independently with any needed supportive services. The City will also continue to support and provide technical assistance to other entities that apply for funds to assist the special needs populations.

*Performance Measures:*

- Number of transitional and permanent supportive housing units available.
- Increased availability of quality housing and services.

*Objective 4.3:* Improve interagency partnerships, both public and private.

Organized in January 2000, the Alamance County Interagency Council for Homeless Assistance oversees the local formal Continuum of Care, a community-based, comprehensive and coordinated housing and service delivery system. The Interagency Council meets monthly to interact, gather information and develop projects to apply for HUD funds and any other applicable funds to fill the gaps and unmet needs of the homeless or persons threatened with homelessness. Each year the Council revises its "gaps analysis" to determine the unmet needs in services or programs for the homeless.

The Interagency Council successfully applied to HUD for 2001 and 2003 Shelter Plus Care funds for two projects. The projects are tenant-based

rental assistance programs with supportive services to the homeless disabled population in Alamance County. The goal of the projects is to successfully transition the disabled participant from homelessness to full inclusion in the community. Alamance-Caswell Area Mental Health/Developmental Disabilities/Substance Abuse Authority (the Local Management Entity or LME) serves as the lead agency to coordinate the supportive services for the participants of the projects. Graham Housing Authority administers the rental assistance portion (Section 8 vouchers) of the projects. Agencies participating in the Continuum of Care make referrals of homeless persons and provide supportive services in conjunction with the LME. Work on both projects will continue over five-year periods.

In 2004, the local Interagency Council joined with homeless service providers in two neighboring counties to form the Alamance/Rockingham/Caswell Tri-County Council on Homelessness. The Tri-County Council submitted a 2004 Continuum of Care Application for four projects to HUD. Of the four proposed projects, HUD funded three projects, Alamance/Caswell Shelter Plus Care Program, Rockingham County Shelter Plus Care Program, and the Mebane Street Transitional Housing Project (Supportive Housing Program funds). The projects are scheduled to begin in 2005 when HUD releases the funds.

The local Interagency Council will continue to participate in a regional Homeless Management Information System, the Piedmont Information Network, as mandated by HUD. The Piedmont Information Network (PIN) is a central database system to collect, track and report uniform information on homeless client's needs and services. An Interagency Council member represents the Tri-County Area on the PIN board. PIN has agreed to join with the statewide system, the Carolina Homeless Information Network (CHIN), in order to maximize the efficiency and effectiveness of system usage and data sharing. Participation in the network will improve the planning and delivery of services to the homeless by the various shelters and other social service agencies.

*Performance Measures:*

- Number of agencies and groups involved in Interagency Council's work.
- Improved service coordination.
- Increased information produced and shared.

***Minority Outreach***



It is the policy of the City of Greensboro to provide minorities and women equal opportunity to participate in all aspects of City contracting and purchasing programs. The City of Greensboro administers a Minority and Women's Business Enterprise Program (M/WBE) through the Executive Department. All City and HOME-funded construction projects are required to follow the provisions of this program. A HUD review determined that the City's M/WBE Program is substantially equivalent to HUD requirements.

## **VII. SPECIFIC HOME REQUIREMENTS**

### Refinancing Guidelines (Updated to reflect new rules)

The City of Greensboro will allow borrowers to refinance loans only if the City's position remains current or improves. The City will allow borrowers to refinance for better terms and/or to make necessary emergency repairs such as any:

- ❑ Electrical systems that have been determined to be a serious fire or shock hazard
- ❑ Leaking roof
- ❑ Faulty plumbing
- ❑ Non-functioning heating and air conditioning systems, or;
- ❑ Any other condition that renders the home dangerous or injurious to the health or safety of the occupants.

On refinancing for better loan terms, the amount of the new mortgage cannot exceed the amount of the first mortgage unless the City's loan is paid down by the increased amount. Mortgage Insurance Premiums, and refunds, if any, must be paid against the City's mortgage. Lender charges for securing the new first mortgage cannot exceed 5% of the new loan amount. Subprime loans are not allowed. All refund escrow must be used to pay down the City's loan.

Approval of refinancing is contingent upon the borrower's creditworthiness. A borrower must be in compliance with the terms set forth in the City's Note and Deed of Trust. A borrower cannot receive, as part of the refinancing, cash at the closing or use any of the proceeds from the refinancing to pay off personal debt. Any excess funds generated by the refinancing must be used to pay down the City's loan. If repairs are involved, the closing attorney pending completion of the work shall escrow any funds owed for repairs and not paid out at closing. The borrower must bear all expenses of the subordination, including the City's document preparation fee of \$150.00 (non-refundable) and other costs to record the new documents.

A request for subordination of the City Mortgage must be submitted from

the lender in writing and must include the following information:

- ❑ Reason for request
- ❑ New loan amount/MIP information
- ❑ New monthly payment
- ❑ New interest rate
- ❑ Copy of current appraisal
- ❑ Residential Mortgage Application
- ❑ Good Faith Estimate
- ❑ Loan Payoff Statement
- ❑ If repairs are involved, lenders must submit a list of repairs with cost estimate from a licensed contractor and explanation of how the repair funds will be disbursed.
- ❑ Local closing attorney's name, address, phone number and the date of closing. **No witness only closings allowed.**
- ❑ Copy of HUD 1 statement prior to closing
- ❑ Copy of HUD statement after closing
- ❑ Subordination Agreement will state that if terms of agreement are violated, loan is immediately due and payable

The City of Burlington will only subordinate for refinancing on owner occupied properties if the borrower is obtaining better terms. Subordination on rental properties is allowed on a case-by-case basis only for repairs and improvements to increase the value of the property.

## HOME Match Requirements

Jurisdictions participating in the HOME program are required to make contributions to housing that qualifies as affordable. This match must total a minimum of 25% of the funds drawn from the HOME Investment Trust Fund Treasury account during the fiscal year. The city appropriates the required funds to match HOME project costs annually.

Guilford County HOME funded programs use the refinancing guidelines in effect in the administering municipality.

## Recapture Provision

The City of Greensboro operates a deferred low interest Second Mortgage Purchase Program, which includes the HOME recapture provisions for both first time homebuyers as well as for subdivision development. The affordability period for these loans is dependent on the amount of HOME dollars expended per lot, or 5 years for the homebuyer program. If a sale occurs during the affordability period, the outstanding balance of the mortgage must be repaid. During the duration of the period of affordability, the City of Burlington and Alamance County will impose recapture requirements for homebuyer

assistance provided with HOME Program funds. Burlington and Alamance County will structure its recapture requirements in accordance with the provisions adopted by the Consortium and approved by HUD.

**Table 10: Period of Affordability**

Homeownership assistance HOME amount per-unit	Minimum period of Affordability in years
Under \$15,000	5
\$15,000 to \$40,000	10
Over \$40,000	15

### Tenant Based Rental Assistance

The City of Greensboro has an adopted Tenant Based Rental Assistance Administrative Plan, which has been approved by HUD. This plan describes the operating procedures and assistance available to tenants receiving assistance. No federal funds are allocated for rental vouchers in this proposed Action Plan. However, the City of Greensboro plans to provide \$30,000 of local Housing Partnership Funds for rental vouchers over the next year.

### Purchase Price Limits

Consortium members use 95% of the annually defined Single Family Mortgage Limits under Section 203(b) of the National Housing Act, or a lesser stated amount, as their definition of maximum purchase price or after-rehabilitation value for HOME-funded single family housing programs.

### Income Determination Policy

The City of Greensboro continues to use the census long form definition of annual income for all HOME-funded single-family homeownership programs and the Section 8 Housing Assistance Payments definition of income for all HOME-funded rental programs.

The City of Burlington and Alamance County choose to use the census long form definition of annual income for all HOME-funded programs.

Guilford County HOME funded programs use the definition in effect in the administering municipality.

## **VIII. MONITORING PLAN**

### Monitoring Plan - Greensboro, Guilford, Burlington, Alamance Housing Consortium

The City of Greensboro as Lead Entity will conduct monitoring reviews to insure that all activities being financed with HOME Consortium funds are carried out in a timely manner, in accordance with the Consortium's Consolidated Plan, and in accordance with all regulations, statutes, procedures, standards, and affordability guidelines. Greensboro's Grants Compliance Officer oversees programmatic compliance for Greensboro funded activities and for HOME Consortium activities. The position works in concert with Greensboro's Internal Audit Division. A member of Greensboro's Internal Audit staff and HCD's Grants Compliance Officer will make periodic monitoring visits to all member governments. Program activity files will be reviewed to insure compliance with all federal regulations. Program files will be reviewed to insure that they include proper documentation for the following:

- Lead Based Paint
- Housing Quality Standards
- Davis Bacon Act
- Administrative requirements
- Fair Housing
- Acquisition and relocation
- Section 504 Accessibility standards
- Environmental review
- American with Disabilities act
- Equal Opportunity and Civil Rights laws
- Financial management
- Long-term affordability of rental units produced
- Income of persons in units
- Record keeping
- Audit
- Program Income

Each member government is responsible for maintaining proper documentation in program activity files and for monitoring the activities of all subrecipients and affordability requirements for all housing activities.

## **Monitoring Plan for Annual Action Plan**

The purpose of the monitoring plan is to insure that all activities and programs being administered by Greensboro's Department of Housing and Community Development (HCD) are carried out in compliance with City policies, applicable Federal regulations, and applicable City, State and Federal laws. The monitoring plan shall provide for the tracking of funded activities to insure that the goals established in the Consolidated Plan are met, that all required reporting information is being maintained, and that files are readily accessible. The monitoring plan shall focus on the following areas regardless of the source of funds:

- The activities of sub-recipients with HCD contracts to carry out specific activities.
- Performance of organizations to which HCD donates property or money.
- Acquisition of property by HCD
- Rehabilitation of single family and multi-family units
- Disposition of property
- Relocation of residents as a result of acquisition, demolition and rehabilitation activities
- Other activities financed with Federal, State, and local funds

For all activities funded by HCD, the executed contract will contain all appropriate Federal, State and local requirements which include, where appropriate, the following:

- Lead Based Paint
- Housing Quality Standards
- Davis Bacon Act
- Administrative requirements
- Fair Housing
- Acquisition and relocation
- Section 504 Accessibility standards
- Environmental review
- American with Disabilities Act
- Equal Opportunity and Civil Rights laws
- Financial management
- Long-term affordability of rental units produced
- Income of persons in units
- Record keeping
- Audits

- Program Income

### **Sub-recipients**

During each program year sub-recipients will be monitored to insure that they are fulfilling the requirements of the contract under which they are funded. Monitoring, and city Internal Audit, activities will include the following:

- Review copies of executed contracts and amendments.
- Obtain and review the most recent external audit report.
- Review copies of City disbursements to agency's cash receipts journal.
- Examine support documentation for agency disbursements to ensure proper authorization.
- Obtain roster of clients who are being served by each agency.
- Compare agency contract with the City to the individual client files to ensure that participants are being served as prescribed.

### **Multi-family Mortgages**

HCD staff follows HUD requirements on the frequency of monitoring visits and within those requirements examine properties on which the City holds a mortgage as follows:

- Obtain and review external audit reports.
- Compare loan agreement to a randomly selected number of individual tenant files to ensure that income provisions are being met.
- Inspect the exterior of all properties to insure that they are being maintained in conformance with the loan agreement.
- Inspect the interior of a randomly selected number of units from each property to ensure that the interior of the units is being maintained.

### **Single-Family Lot Donations and Second Mortgages**

During the program year, a random sample of properties will be selected to monitor.

- Purchaser or tenant files for the Non-profit second mortgage and lot donation clients will be reviewed to insure compliance with program guidelines.

- Property will be inspected to insure that it complies with construction standards and is maintained in accordance with any executed contracts.
- Citywide Housing Rehabilitation Program files will be reviewed to insure compliance with program guidelines.

The City's Monitoring Policy is applied to all recipients of funds administered by HCD: The monitoring policy follows:

### **HOUSING AND COMMUNITY DEVELOPMENT DEPARTMENT (HCD) POLICY FOR AWARDING FUNDS AND FOR MONITORING AGENCIES RECEIVING CITY FUNDS**

- ❑ **External Audits and Management Letters Required** - All public service agencies, organized as a separate legal entity, will provide an annual independent audit in accordance with generally accepted accounting principles, regardless of size of budgets and/or net assets and length of time providing services. Preparation and submission of the independent audit should be completed within six months from the date of the agency's annual accounting year end. Those start up agencies that have provided the contemplated services for less than a year, shall provide an independent audit at a date determined by the City's Internal Audit Department. The start up independent audit would normally be expected at the close of the agency's first accounting year which could be for a period of less than 12 months.
  
- ❑ **Swift Resolution of Contract or Audit Compliance Issues** - Upon a finding of non-compliance with contract terms or with audit requirements, appropriate City of Greensboro staff will issue a certified letter, return receipt requested, to the Chair of the Board and the Chief Executive Officer of the non-compliant fund recipient. The letter will clearly document the issues of non-compliance. The fund recipient will have fourteen (14) days from receipt of the certified letter to present to the appropriate City official evidence of resolution of all documented compliance issues unless other official documents specify an alternate remedy. Within fourteen (14) days of the receipt of the fund recipient's response, the City Official will notify the respondent as to whether the issues have been resolved to the City's satisfaction. All City of Greensboro funding will be suspended until compliance issues are resolved to the satisfaction of the City of Greensboro.
  
- ❑ **Training Required as a Condition of City Funding** - The City of Greensboro's Department of HCD will require each year, as a condition of receiving City funding, a minimum of three of a non-profit's voting board members, and an executive officer (i.e. CEO or CFO) of non-profit agencies to satisfactorily complete the pre-contract portion of the training component; for-profit

entities that develop multi-family or other housing projects must also attend the training as a requirement of receipt of city funds. Training will emphasize fiduciary responsibilities, contract compliance, establishing effective performance measures, Federal Program compliance, and non-profit management. Training is mandatory for all fund recipients.

- ❑ **Approval Required for Transactions of \$50,000 or Greater** - The City of Greensboro will require copies of resolutions adopted by boards of non-profits, approving transactions greater than or equal to \$50,000 for products or services funded by the City of Greensboro. Failure to comply will result in the suspension of City funding. If funding has already been disbursed, funds will be repaid, or legal remedies will be sought as appropriate. The only exceptions are draw transactions for Board approved construction contracts, which need executive officer approval instead of Board approval. All change orders over the approved contract contingency require Board approval.
- ❑ **Zero Tolerance Regarding the City's Right to Visit Fund Recipients and Monitor for Compliance** - The City will enforce Zero Tolerance regarding fund recipients who refuse to comply with monitoring and auditing visit requests. The following actions will be taken:
  1. Funding will be immediately suspended if the agency refuses the visit or access to financial/program records.
  2. Legal remedies will be sought as appropriate
- ❑ **Record-Keeping Guidelines** - Record-keeping as prescribed by contracts will be strictly followed, and records will be kept in retrievable, reviewable, safe, and auditable condition for seven (7) years after the end of the original contract date or as otherwise specified in the contract.
- ❑ **Commingling of Funds Prohibited** - Contracts with recipients of City funds require that City of Greensboro funds be maintained in a bank account or general ledger account that is clearly separate and distinguishable from other fund accounts or a separate bank account at the discretion of the organization. The City reserves the right to inspect fund accounts at any time to ensure compliance. Funding will be suspended to any organization found to be in non-compliance. Appropriate legal action will be taken as necessary.
- ❑ **Construction Standards** - Contracts for building, construction, or rehabilitation shall be carried out in compliance with all applicable State, Federal, and



local laws and regulations. (See attached contracts for Federal and Local Policies)

Signing below signifies acceptance of the terms and conditions of this policy

\_\_\_\_\_  
Organization (If Applicable)

\_\_\_\_\_  
Signature, Non-Profit Board Chair *or* For Profit Chief Executive Officer

Date\_\_\_\_\_